

**IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

KENNETH B MILLER
ROBIN L MILLER
Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant
vs.
No Repondents.

Case No.:13-70328 JAD

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

July 26, 2018

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 05/01/2013 and confirmed on 7/15/13 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		97,069.11
Less Refunds to Debtor	1,994.22	
TOTAL AMOUNT OF PLAN FUND		95,074.89

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	3,210.00	
Trustee Fee	3,747.51	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		6,957.51

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	JPMORGAN CHASE BANK NA Acct: XXX1276	0.00	42,957.28	0.00	42,957.28
	JPMORGAN CHASE BANK NA Acct: 1276	3,033.67	3,033.67	0.00	3,033.67
	ECAST SETTLEMENT CORP** Acct: 1678	0.00	0.00	0.00	0.00
	WELLS FARGO FINANCIAL NATIONAL BA Acct: XXX5179	0.00	0.00	0.00	0.00
	ALLY FINANCIAL(*) Acct: 9279	7,380.12	7,380.12	1,354.35	8,734.47
	HOLIDAY FINANCIAL SERVICES Acct: XXX4109	8,924.34	8,924.34	1,543.61	10,467.95
	CONSUMER PORTFOLIO SVCS/CPS Acct: 8199	0.00	7,461.52	0.00	7,461.52
	SPRINGCASTLE CREDIT FUNDING TRUS Acct: 8616	11,448.51	11,448.51	1,920.13	13,368.64
	SPRINGCASTLE CREDIT FUNDING TRUS Acct: 8616	63.68	63.68	0.00	63.68
					86,087.21

Priority					
	KENNETH P SEITZ ESQ Acct:	3,210.00	3,210.00	0.00	0.00
	KENNETH B MILLER Acct:	0.00	0.00	0.00	0.00
	KENNETH B MILLER Acct:	1,595.08	1,595.08	0.00	0.00
	KENNETH B MILLER Acct:	399.14	399.14	0.00	0.00
	LAW OFFICES OF KENNETH P SEITZ Acct:	0.00	0.00	0.00	0.00
	INTERNAL REVENUE SERVICE* Acct: 6322	930.22	930.22	0.00	930.22
	CLERK, U S BANKRUPTCY COURT	0.95	0.95	0.00	0.95

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Priority	Acct: XXXXXXXXXXXXXXXX LLC				931.17
Unsecured					
	ADAGIO HEALTH INC	0.00	0.00	0.00	0.00
	Acct: XXX8121				
	DISCOVER BANK(*)	1,118.88	27.26	0.00	27.26
	Acct: 5894				
	PRA/PORTFOLIO RECOVERY ASSOC	2,910.99	70.91	0.00	70.91
	Acct: 7794				
	CLEAR MED PROVIDERS	0.00	0.00	0.00	0.00
	Acct: XXX2280				
	CLEARFIELD EMS	0.00	0.00	0.00	0.00
	Acct: XXX7938				
	CLEARFIELD HOSPITAL	0.00	0.00	0.00	0.00
	Acct: XXX040H				
	CLEARFIELD HOSPITAL	0.00	0.00	0.00	0.00
	Acct: XXX593H				
	CLEARFIELD HOSPITAL	0.00	0.00	0.00	0.00
	Acct: XXX835H				
	CLEARFIELD PROFESSIONAL GROUP	0.00	0.00	0.00	0.00
	Acct: XXX9792				
	CLEARFIELD PROFESSIONAL GROUP	0.00	0.00	0.00	0.00
	Acct: XXX9791				
	DELL FINANCIAL SERVICES LLC	1,192.96	29.06	0.00	29.06
	Acct: XXX8059				
	EIS COLLECTIONS++	0.00	0.00	0.00	0.00
	Acct: XXX9823				
	PRA/PORTFOLIO RECOVERY ASSOC	539.26	13.14	0.00	13.14
	Acct: 3171				
	PRA/PORTFOLIO RECOVERY ASSOC	3,940.11	95.98	0.00	95.98
	Acct: 0665				
	PRA/PORTFOLIO RECOVERY ASSOC	393.97	9.60	0.00	9.60
	Acct: 5649				
	JOHN DEERE CREDIT CARD	0.00	0.00	0.00	0.00
	Acct: XXX4679				
	PRA/PORTFOLIO RECOVERY ASSOC	2,578.82	62.82	0.00	62.82
	Acct: 3179				
	NORTHWEST CONSUMER DISCOUNT CC	0.00	0.00	0.00	0.00
	Acct: XXX0157				
	ONE MAIN FINANCIAL(*)	0.00	0.00	0.00	0.00
	Acct: XXX2959				
	PA COLLECTION SVCS++	0.00	0.00	0.00	0.00
	Acct: XXX0442				
	PA COLLECTION SVCS++	0.00	0.00	0.00	0.00
	Acct: XXX2674				
	PENN CREDIT CORP	0.00	0.00	0.00	0.00
	Acct: XXX2722				
	PENN CREDIT CORP	0.00	0.00	0.00	0.00
	Acct: XXX2722				
	PA STATE EMPLOYEES CU/PSECU	10,105.59	246.17	0.00	246.17
	Acct: 6322				
	SHIPLEY ENERGY	0.00	0.00	0.00	0.00
	Acct: XXX4215				
	T A CARNEVALE MD	0.00	0.00	0.00	0.00
	Acct: 3023				
	ANTIO LLC	2,897.41	70.58	0.00	70.58
	Acct: 2163				
	UNITED REFINING	582.58	14.19	0.00	14.19
	Acct: 6322				

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	PRA/PORTFOLIO RECOVERY ASSOC Acct: 4817	5,141.17	125.24	0.00	125.24
	RJM ACQUISITIONS LLC*++ Acct: 0388	38.94	0.00	0.00	0.00
	INTERNAL REVENUE SERVICE* Acct: 6322	4.66	0.11	0.00	0.11
	PA STATE EMPLOYEES CU/PSECU Acct: 6322	258.10	6.29	0.00	6.29
	CERASTES LLC Acct: 9916	10,011.76	243.89	0.00	243.89
	ECAST SETTLEMENT CORP** Acct: 1678	3,438.28	83.76	0.00	83.76
	ANDREW F GORNALL ESQ Acct:	0.00	0.00	0.00	0.00
					<hr/> 1,099.00
TOTAL PAID TO CREDITORS					88,117.38

TOTAL
CLAIMED 931.17
PRIORITY 30,850.32
SECURED 45,153.48

Date: 07/26/2018

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteedpa.com

Imaged Certificate of Notice Page 5 of 7
IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

KENNETH B MILLER
ROBIN L MILLER
Debtor(s)

Ronda J. Winnecour
Movant

vs.
No Repondents.

Case No.:13-70328 JAD

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

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United States Bankruptcy Court
Western District of PennsylvaniaIn re:
Kenneth B Miller
Robin L Miller
DebtorsCase No. 13-70328-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-7

User: jfur
Form ID: pdf900Page 1 of 2
Total Noticed: 50

Date Rcvd: Jul 30, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 01, 2018.

db/jdb
aty +Kenneth B Miller, Robin L Miller, 104 Beth Lane, Woodland, PA 16881-8314
+John D. Schlotter, Aldridge Connors, LLP, 15 Piedmont Center, 3575 Piedmont Road, NE,
Suite 500, Atlanta, GA 30305-1636
cr +Beneficial Consumer Discount Company, Aldridge Connors LLP, 3575 Piedmont Road NE Ste 500,
Atlanta, GA 30305-1623
cr JP Morgan Chase Bank, N.A., Chase Records Center, ATTN: Correspondence Mail,
Mail Code LA4-5555, 700 Kansas Lane, Monroe, LA 71203
13629213 +Adagio Health Clearfield, 960 Penn Avenue, Pittsburgh, PA 15222-3812
13629215 +Beneficial, P.O. Box 5240, Carol Stream, IL 60197-5240
13712136 +CAPITAL ONE BANK (USA), N.A., PO Box 12907, Norfolk VA 23541-0907
13629241 +CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034
(address filed with court: Tractor Supply, Attn: Customer Service, 200 Powell Place,
Brentwood, TN 37027)
13629219 +Chase Home Mortgage, P.O. Box 78420, Phoenix, AZ 85062-8420
13629220 +Clear Med Providers, P.O. Box 1260, Clearfield, PA 16830-5260
13629221 +Clearfield EMS, Inc., 713 West Front Street, Clearfield, PA 16830-2975
13629222 +Clearfield Hospital, P.O. Box 992, Clearfield, PA 16830-0992
13629223 +Clearfield Prof Group, 820 Turnpike Avenue, Clearfield, PA 16830-1233
13639629 +DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577
(address filed with court: Dell Financial Services, LLC, Resurgent Capital Services,
PO Box 10390, Greenville, SC 29603-0390)
13629226 +EIS Collections, P.O. Box 1730, Reynoldsburg, OH 43068-8730
13629229 +HSBC Card Services, P.O. Box 71104, Charlotte, NC 28272-1104
13658089 +HSBC MORTGAGE SERVICING, INC., POST OFFICE BOX 21188, EAGAN, MINNESOTA 55121-0188
13629228 +Holiday Financial Services, 1800 Daisy Street, P.O. Box 209, Clearfield Mall Unit #350,
Clearfield, PA 16830-0209
13708598 +JPMorgan Chase Bank, National Association, Chase Home Finance, LLC, Attn: OH4-7302,
3415 Vision Drive, Columbus, OH 43219-6009
13629231 +John Deere Financial, P.O. Box 4450, Carol Stream, IL 60197-4450
13629236 +Penn Credit, 916 S. 14th Street, P.O. Box 988, Harrisburg, PA 17108-0988
13629238 +Radio Shack, P.O. Box 6497, Sioux Falls, SD 57117-6497
13629239 +Shipley Energy, 550 East King Street, P.O. Box 946, York, PA 17405-0946
13629240 +Thomas A. Carnevale, MD, 807 Turnpike Avenue, Clearfield, PA 16830-1239
13648259 Wells Fargo Bank NA, PO Box 10438, Des Moines IA 50306-0438
13629244 #Wells Fargo financial Cards, P.O. Box 660041, Dallas, TX 75266-0041
13853122 eCast Settlement Corporation, PO Box 28136, New York, NY 10087-8136

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +E-mail/Text: bnc@bass-associates.com Jul 31 2018 02:14:28 Capital One, N.A.,
Bass & Associates, P.C., 3936 E. Ft. Lowell Rd, Suite #200, Tucson, AZ 85712-1083
cr +E-mail/Text: bnc@bass-associates.com Jul 31 2018 02:14:28 eCAST Settlement Corporation,
c/o Bass & Associates, P.C., 3936 E Ft. Lowell, Suite 200, TUCSON, AZ 85712-1083
13690748 +E-mail/Text: bncmail@w-legal.com Jul 31 2018 02:15:29 ANTIO, LLC,
C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
13659497 E-mail/Text: ally@ebn.phinsolutions.com Jul 31 2018 02:14:29 Ally Financial,
PO Box 130424, Roseville, MN 55113-0004
13629214 +E-mail/Text: ally@ebn.phinsolutions.com Jul 31 2018 02:14:29 Ally Financial,
200 Renaissance Center, Detroit, MI 48243-1300
13671173 +E-mail/Text: bncmail@w-legal.com Jul 31 2018 02:15:29 CERASTES, LLC,
C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14290809 +E-mail/Text: bankruptcy@consumerportfolio.com Jul 31 2018 02:15:30
CONSUMER PORTFOLIO SERVICES, INC., P.O. BOX 57071, IRVINE, CA. 92619-7071
13629216 +E-mail/Text: cms-bk@cms-collect.com Jul 31 2018 02:14:44 Capital Management Services, LP,
698 1/2 South Ogden Street, Buffalo, NY 14206-2317
13629217 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jul 31 2018 02:10:29
Capital One Bank, N.A., P.O. Box 71083, Charlotte, NC 28272-1083
13629218 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jul 31 2018 02:12:35
Capital One Retail Services, P.O. Box 71106, Charlotte, NC 28272-1106
13718103 +E-mail/Text: bnc@bass-associates.com Jul 31 2018 02:14:28 Capital One, N.A.,
c/o Bass & Associates, P.C., 3936 E. Ft. Lowell Road, Suite #200, Tucson, AZ 85712-1083
13629225 +E-mail/Text: mrdiscen@discover.com Jul 31 2018 02:14:34 Discover, P.O. Box 71084,
Charlotte, NC 28272-1084
13636306 E-mail/Text: mrdiscen@discover.com Jul 31 2018 02:14:34 Discover Bank,
DB Servicing Corporation, PO Box 3025, New Albany, OH 43054-3025
13629227 +E-mail/PDF: gecsed@recoverycorp.com Jul 31 2018 02:12:33 GECRB/JCP, P.O. Box 960090,
Orlando, FL 32896-0090
13629230 E-mail/Text: cio.bncmail@irs.gov Jul 31 2018 02:14:42 Internal Revenue Service,
Centralized Insolvency Operation, P.O. Box 7346, Philadelphia, PA 19101-7346
13629232 +E-mail/PDF: gecsed@recoverycorp.com Jul 31 2018 02:10:27 Lowe's/GECRB, P.O. Box 530914,
Atlanta, GA 30353-0914
13629234 +E-mail/PDF: cbp@onemainfinancial.com Jul 31 2018 02:11:24 OneMain Financial,
280 Commons Drive, Du Bois, PA 15801-3808

District/off: 0315-7

User: jfur
Form ID: pdf900

Page 2 of 2
Total Noticed: 50

Date Rcvd: Jul 30, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

13710568 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jul 31 2018 02:11:31
Portfolio Recovery Associates, LLC, PO Box 12914, Norfolk VA 23541
13875443 +E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jul 31 2018 02:11:32
PRA Receivables Management, LLC, POB 41067, Norfolk, VA 23541-1067
13629237 +E-mail/Text: bankruptcynotices@psecu.com Jul 31 2018 02:15:48 PSECU, P.O. Box 67013,
Harrisburg, PA 17106-7013
14089300 E-mail/PDF: cbp@onemainfinancial.com Jul 31 2018 02:12:30 Springleaf Financial Services,
PO Box 3251, Evansville, IN 47731
13629242 +E-mail/Text: jsprentz@urc.com Jul 31 2018 02:16:03 United Refining Company, P.O. Box 599,
Warren, PA 16365-0599
13629243 +E-mail/PDF: gecsed@recoverycorp.com Jul 31 2018 02:11:27 Walmart Discover/GECRB,
P.O. Box 960024, Orlando, FL 32896-0024

TOTAL: 23

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr JPMORGAN CHASE BANK, NATIONAL ASSOCIATION
cr JPMorgan Chase Bank, National Association
cr* +PRA Receivables Management, LLC, POB 41067, NORFOLK, VA 23541-1067
13629224* ++DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577
(address filed with court: Dell Preferred Account, Payment Processing Center, P.O. Box 6403,
Carol Stream, IL 60197)
13716854* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541)
13629233 ##+Northwest Consumer Discount Company, 16 North Second Street, P.O. Box 432,
Clearfield, PA 16830-0432
13629235 ##+PA Collection Service, P.O. Box 893, Washington, PA 15301-0893
13640353 ##+Rjm Acquisitions Llc, 575 Underhill Blvd, Suite 224, Syosset, NY 11791-3416

TOTALS: 2, * 3, ## 3

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 01, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 26, 2018 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION
andygornall@latouflawfirm.com
James Warmbrodt on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION
bkgroup@kmlawgroup.com
Kenneth P. Seitz on behalf of Joint Debtor Robin L Miller thedebterasers@aol.com
Kenneth P. Seitz on behalf of Debtor Kenneth B Miller thedebterasers@aol.com
Office of the United States Trustee ustpre03@pi.ecf.usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 6